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**IN THE UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH**

IN RE:

GREGG SHEPPARD

Debtor(s).

Case No.: 19-24724

Chapter: 13

Judge: Kevin R. Anderson

DEBTORS' OBJECTION TO PROOF OF CLAIM NO. 18

Gregg Sheppard (hereinafter "Debtor"), through counsel, hereby objects to proof of claim no. 18 filed by US Bank National Association (hereinafter "Creditor"). Debtor represents the following in support thereof:

1. Debtor listed an amount owing to Selene Finance who is the current servicer of the Debt as disputed on Schedule D (See Court Docket).
2. Debtor signed a note for \$180,000 for a term of 20 years which was to be paid off in August 2018 (See Creditor's Exhibit "A" to Motion for Relief).
3. Prior to the filing of this Bankruptcy Debtor with another attorney had been actively disputing the debt with Creditor which at the time was being serviced by Wells Fargo. Wells Fargo claimed the loan had been modified back in early 2000 to a 40 years mortgage.

4. Debtor denies ever entering into a loan modification with Creditor and Wells Fargo has been unable to produce the modification documents. In lieu of resolving the matter, Wells Fargo then transferred the debt to Selene Finance.
5. Debtor has been attempting to resolve the matter with Selene Finance with no luck (the supporting documents and communications will be provided to counsel for Creditor).
6. Debtor contends that he has paid this note in full under the terms of the original contract.
7. It is expected that Counsel for the parties will negotiate a mutual agreeable resolution to the present issues; and, it is believed that a settlement will be reached in the near future to cure the alleged delinquency over a reasonable amount of time.
8. Debtor does not object to the amount of the claim as it was first filed but now objection to any further disbursements to Creditor because they have been paid in full.

WHEREFORE, Debtor requests that Claim Number 18, filed by U.S. Bank National Association be amended to show that it has been paid in full and order the Trustee to make no further disbursements.

Date: February 28, 2020.

/s/ Ryan E. Simpson
Ryan E. Simpson
Attorney for Debtors